

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA  
HARRISBURG DIVISION**

In Re:	:	Chapter 13
Diane C. Krause	:	
Debtor	:	
	:	CASE No. 1:20-bk-00448-HWV
Santander Consumer USA, Inc.	:	
Movant	:	
	:	
v.	:	
	:	
Diane C. Krause	:	
Debtors/Respondents	:	
	:	
	:	
Charles J DeHart, III, Esquire	:	
Trustee/Respondent	:	

**ANSWER**

**AND NOW**, this 29th day of October, 2020, the Debtor, Diane C. Krause, by and through counsel, Steven M. Carr, of Ream, Carr, Markey, Woloshin & Hunter, LLP, files this Answer to the Motion for Relief from Stay filed by Santander Consumer USA, Inc.

1. Admitted.
2. Admitted.
3. Admitted.
4. Admitted.
5. Denied. Debtor will cure the default.

**WHEREFORE**, Debtor prays that the Court deny the Motion for Relief.

Ream, Carr, Markey, Woloshin & Hunter, LLP

**/S/ Steven M. Carr**  
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